

Exhibit C

FROM:
P.O. Box 1116
Charlotte, NC 28201-1116

PERSONAL & CONFIDENTIAL

FBCS, Inc
330 S. WARMINSTER RD. SUITE 353
HATBORO, PA 19040
1-866-594-8639



May 16, 2019



Rudolf Frankenreiter
1825 W TIMBER RDG LN APT 9308
OAK CREEK, WI 53154-8404

Interested in saving \$258.63, read on ...

Our client, OLIPHANT FINANCIAL, LLC, has authorized us to accept a 25% discount off your \$1,034.53 outstanding balance to settle the account in full. The complete details of your account are:

Current Creditor <	OLIPHANT FINANCIAL, LLC
Original Creditor<	Barclays Bank Delaware
Original Account # <	██████████1327
Account # <	██████████0110
Outstanding Balance <	\$1,034.53
FBCS File # <	██████████9981

We can accept this reduced amount under your preferred option:

1. Pay the full amount of \$775.90 to us in one payment.
2. Pay \$155.18 as a down-payment and the remaining balance of \$620.72 30 days after your 1st payment is received.
3. You may have an opportunity to split your settlement into 6 payments of \$129.32 each. Call our office for details.
4. Contact one of our agents, who have been specially trained to listen to your circumstances and guide you through the process, there may be other payment options available based on your specific situation. Call us, toll free, at 1-866-594-8639. Agents trained to handle your specific account are available:

Or visit our website at www.fbc-inc.com for 24 hour payment options.

*** Please see reverse side for important information. ***

• Detach Here •

Detach and return this portion with your payment. Enter the requested information in the spaces provided below:

FBCS File # ██████████9981



If you would like to receive information by e-mail, please write your e-mail address below:

Please complete below **only** if your address has **changed**

Street		
City	State	Zip
Home Phone		
Work Phone		

FBCS, Inc
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HATBORO, PA 19040
1-866-594-8639



FBCS
330 S. WARMINSTER RD. SUITE 353
HATBORO, PA 19040

Hours of operation: (All times listed are Eastern Standard Time)
Monday: 9:00 am through 7:00 pm Tuesday: 9:00 am through 7:00 pm
Wednesday: 9:00 am through 7:00 pm Thursday: 9:00 am through 7:00 pm
Friday: 9:00 am through 7:00 pm Saturday: 9:00 am through 12:30 pm

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, that the debt or any portion thereof is disputed, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you the name and address of the original creditor, if different from the current creditor.

FBCS, Inc. is not obligated to renew this offer.